

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 18-022841  
Shapiro & DeNardo, LLC  
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Mount Laurel, NJ 08054  
(856) 793-3080  
Charles G. Wohlrab, Esq. 016592012  
ATTORNEYS FOR WELLS FARGO BANK, N.A.

IN RE:

JOSE MORALES, DEBTOR



Order Filed on January 3, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 18-16013-JNP

HEARING DATE: FEBRUARY 5, 2020

JUDGE: HONORABLE JERROLD N.  
POSLUSNY, JR.

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: January 3, 2020**

A handwritten signature in dark ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter being opened to the Court by Kimberly A Wilson, attorney for the Debtor upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor will sell the property located at 3087 Highland Avenue, Camden, NJ 08105, hereinafter "subject property," and complete the sale within six (6) months of the entry of this Order.
2. Starting November 1, 2019 and continuing until the property is sold, Debtor agrees to make all contractually due post-petition payments to Secured Creditor, which currently amount to \$1,061.20 per month.
3. The sale of the subject property shall provide for a full payment of Secured Creditor's loan securing the subject property. Secured Creditor agrees to provide an updated payoff letter prior to any scheduled closing date.
4. If the Debtor fails to complete a satisfactory sale of the property by the effective date in Paragraph One (1) Debtor must: 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre and post-petition arrearages, 2) modify the Chapter 13 Plan to surrender the subject property, or 3) Convert to a Chapter 7 case.
5. Secured Creditor agrees this Order resolves the objection to Confirmation of Plan filed on November 14, 2019; ECF Doc.:62.
6. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan.

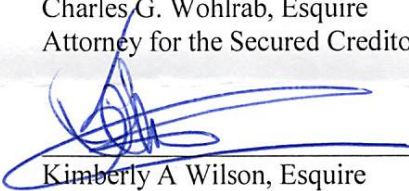
We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC

/s/ Charles G. Wohlrab

Charles G. Wohlrab, Esquire  
Attorney for the Secured Creditor

Date: 01/02/2020

  
Kimberly A Wilson, Esquire  
Attorney for the Debtor

Date: 12/30/19

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Jose Morales  
DebtorCase No. 18-16013-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db +Jose Morales, 3151 River Road, Camden, NJ 08105-4241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com, njbankruptcynotifications@logs.com

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 Mortgage Pass-Through Certificates cwohlab@LOGS.com, njbankruptcynotifications@logs.com

Charles M. Izzo on behalf of Creditor Rosa Febo cminj2001@yahoo.com, izzocr79754@notify.bestcase.com

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for the holders of Nomura Asset Acceptance Corporation, Alternative Loan Trust, Series 2005-WF1 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Kimberly A. Wilson on behalf of Debtor Jose Morales k\_wilsonlaw@comcast.net, courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com

R. A. Lebron on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bankruptcy@feinsuch.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9